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IN THE CLAIMS

Please amend claims 1, 13 and 18 as follows. Also, please add new claims 33-36.

Claim 1. (currently amended) In an smart card having a memory and a processor for executing application programs stored in the memory, a method of identifying the stored application programs, the method comprising:

receiving in the smart card a plurality of application programs from an external system;

receiving in the smart card a plurality of symbols representing the plurality of application programs from the external system;

determining a plurality of display locations for the plurality of respective symbols once the smart card is in use, a first display location being reserved for one of the plurality of symbols associated with the most frequently used application program, the last used application program or a provider of one of the plurality of application programs paying a premium to an issuer of the smart card; and

displaying on a display of the smart card the plurality of symbols according to the plurality of determined locations for identification of the plurality of application programs by a user.

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Claim 2. (original) The method according to claim 1, further comprising determining a display location for each symbol and wherein the step of displaying displays the received symbols according to the determined locations.

Claim 3. (original) The method according to claim 2 wherein the display locations for the symbols is determined according to the usage frequency of the associated application programs.

Claim 4. (original) The method according to claim 2 wherein the display location for the symbol is determined according to the amount of premium paid to the issuer of the smart card.

Claim 5. (original) The method according to claim 2 wherein the symbol associated with the last used application program is either displayed first in the display of the smart card or displayed more prominently than other symbols.

Claim 6. (original) The method according to claim 2 wherein the displayed locations for the symbols are determined randomly.

Claim 7. (original) The method according to claim 1, further comprising:

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receiving a new application program and an associated new symbol;

determining a display location for the new symbol; and

displaying the new symbol according to the determined location for the new symbol.

Claim 8. (original) The method according to claim 7 wherein the step of determining includes changing the display location of at least one of the plurality of application programs.

Claim 9. (original) The method according to claim 1, further comprising:

receiving a request to delete a selected application program from the smart card;

deleting from the smart card the selected application program and the associated symbol in response to the delete request; and

determining the display locations for the remaining symbols.

Claim 10. (original) The method according to claim 1, further comprising:

receiving a navigation input from the user; and

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highlighting a corresponding displayed symbol according to the received navigation input.

Claim 11. (original) The method according to claim 10, further comprising:

receiving a selection input from the user; and

selecting, for execution by a processor of the card, the application program corresponding to the highlighted symbol.

Claim 12. (original) The method according to claim 10, further comprising:

receiving a selection input from the user, the selection input selecting one of the displayed symbols; and

displaying user information associated with the application program corresponding to the selected symbol.

Claim 13. (currently amended) A method of identifying application programs stored in a multi-application smart card having a display, comprising:

receiving by the multi-application smart card a plurality of application programs, the plurality of application programs being executable by a processor of the smart card;

receiving by the smart card a plurality of symbols associated with the plurality of application programs;

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determining a plurality of display locations for the plurality of symbols once the smart card is in use, a first display location being reserved for one of the plurality of symbols associated with the most frequently used application program, ~~the last used application program or a provider of one of the plurality of application programs paying a premium to an issuer of the smart card~~; and

displaying, on a display of the smart card for viewing by a user, the plurality of symbols according to the plurality of determined display locations.

Claim 14. (original) The method according to claim 13 wherein the display locations for the symbols is determined according to the usage frequency of the associated application programs.

Claim 15. (original) The method according to claim 13, further comprising:

receiving a new application program and an associated new symbol;

determining a display location for the new symbol; and

displaying the new symbol according to the determined location for the new symbol.

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Claim 16. (original)   The method according to claim 13, further comprising:

receiving a navigation input from the user; and

highlighting a corresponding displayed symbol according to the received navigation input.

Claim 17. (original)   The method according to claim 16, after the step of highlighting, further comprising:

receiving a selection input from the user, the selection input selecting one of the displayed symbols; and

displaying user information associated with the application program corresponding to the selected symbol.

Claim 18. (currently amended)   A smart card comprising:

a display;

a memory operable to store a plurality of application programs and a plurality of symbols representing the plurality of programs; and

a processor coupled to the memory and the display, the processor being operable to execute the plurality of application programs, to determine ~~at least one of~~ the most frequently used application program and ~~the last used application program and~~ to display the plurality of associated symbols on the display for viewing by a user, a first display location on the display being

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reserved for one of the plurality of symbols associated with the
most frequently used application program, ~~the last used application~~
~~program or a provider of one of the plurality of application~~
~~programs paying a premium to an issuer of the smart card~~.

Claim 19. (original) The smart card according to claim 18
wherein the processor determines display locations of the
symbols based on the usage frequency of the associated
application programs.

Claim 20. (original) The smart card according to claim
18, further comprising:

a loader program stored in the memory and operable to
receive a new application program and an associated new symbol,
determine a display location for the new symbol, and display the
new symbol according to the determined location.

Claim 21. (original) The smart card according to claim 20
wherein when the display location for the new symbol is
determined, the loader program changes the display location of
at least one of the plurality of application programs.

Claim 22. (original) The smart card according to claim 18,
further comprising an input device coupled to the processor and
operable to receive navigation inputs from the user for
navigation among the displayed symbols.

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Claim 23. (original) The smart card according to claim 22 wherein the input device includes a plurality of directional keys and a selection key, the processor being operable to highlight a corresponding displayed symbol in response to the navigation input received through the directional keys, the processor being further operable to display user information associated with the application program corresponding to the highlighted symbol in response to activation of the selection key.

Claim 24. (previously added) In an smart card having a memory and a processor for executing application programs stored in the memory, a method of identifying the stored application programs, the method comprising:

receiving in the smart card a plurality of application programs from an external system;

receiving in the smart card a plurality of symbols representing the plurality of application programs from the external system;

determining a plurality of display locations for the plurality of respective symbols once the smart card is in use;

determining how prominent at least one of the plurality of symbols is displayed, one of the plurality of symbols associated

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with the most frequently used application program being displayed more prominently than the other symbols; and

displaying on a display of the smart card the plurality of received symbols according to the plurality of determined locations and determined prominence for identification of the plurality of application programs by a user.

Claim 25. (previously added)   The method as set forth in claim 24, wherein

the one of the plurality of symbols associated with the most frequently used application program appears first on the display.

Claim 26. (previously added)   The method as se forth in claim 24, wherein

the one of the plurality of symbols associated with the most frequently used application program has a larger size than the other symbols.

Claim 27. (previously added) In an smart card having a memory and a processor for executing application programs stored in the memory, a method of identifying the stored application programs, the method comprising:

receiving in the smart card a plurality of application programs from an external system;

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receiving in the smart card a plurality of symbols representing the plurality of application programs from the external system;

determining a plurality of display locations for the plurality of respective symbols;

determining how prominent at least one of the plurality of symbols is displayed, one of the plurality of symbols associated with the last used application program being displayed more prominently than the other symbols; and

displaying on a display of the smart card the plurality of received symbols according to the plurality of determined locations and determined prominence for identification of the application programs by a user.

Claim 28. (previously added) The method as set forth in claim 27, wherein

the one of the plurality of symbols associated with t

Claim 29. (previously added) The method as set forth in claim 27, wherein

the one of the plurality of symbols associated with the last used application program has a larger size than the other symbols.

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Claim 30. (previously added) In an smart card having a memory
and a processor for executing application programs stored in the
memory, a method of identifying the stored application programs,
the method comprising:

receiving in the smart card a plurality of application
programs from an external system;

receiving in the smart card a plurality of symbols
representing the plurality of application programs from the
external system;

determining a plurality of display locations for the plurality
of respective symbols;

determining how prominent at least one of the plurality of
symbols is displayed, one of the plurality of symbols associated
with a provider of an application program paying a premium to an
issuer of the smart card being more prominently displayed than the
other symbols; and

displaying on a display of the smart card the plurality of
received symbols according to the plurality of determined locations
and determined prominence for identification of the application
programs by a user.

Claim 31. (previously added) The method as set forth in claim
30, wherein

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the one of the plurality of symbols associated with the
provider appears first on the display.

Claim 32. (previously added) The method as set forth in claim
30, wherein

the one of the plurality of symbols associated with the
provider has a larger size than the other symbols.

Claim 33. (new) In an smart card having a memory and a
processor for executing application programs stored in the memory,
a method of identifying the stored application programs, the method
comprising:

receiving in the smart card a plurality of application
programs from an external system;

receiving in the smart card a plurality of symbols
representing the plurality of application programs from the
external system;

determining a plurality of display locations for the plurality
of respective symbols once the smart card is in use, a first
display location being reserved for one of the plurality of symbols
associated with the last used application program; and

displaying on a display of the smart card the plurality of
symbols according to the plurality of determined locations for
identification of the plurality of application programs by a user.

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Claim 34. (new)   In an smart card having a memory and a processor for executing application programs stored in the memory, a method of identifying the stored application programs, the method comprising:

receiving in the smart card a plurality of application programs from an external system;

receiving in the smart card a plurality of symbols representing the plurality of application programs from the external system;

determining a plurality of display locations for the plurality of respective symbols once the smart card is in use, a first display location being reserved for one of the plurality of symbols associated with a provider of one of the plurality of application programs paying a premium to an issuer of the smart card; and

displaying on a display of the smart card the plurality of symbols according to the plurality of determined locations for identification of the plurality of application programs by a user.

Claim 35. (new)   A smart card comprising:

a display;

a memory operable to store a plurality of application programs and a plurality of symbols representing the plurality of programs; and

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a processor coupled to the memory and the display, the
processor being operable to execute the plurality of application
programs, to determine the last used application program and to
display the plurality of associated symbols on the display for
viewing by a user, a first display location on the display being
reserved for one of the plurality of symbols associated with the
last used application program.

Claim 36. (new) A smart card comprising:

a display;

a memory operable to store a plurality of application programs
and a plurality of symbols representing the plurality of programs;
and

a processor coupled to the memory and the display, the
processor being operable to execute the plurality of application
programs, to determine at least one of the most frequently used
application program and the last used application program and to
display the plurality of associated symbols on the display for
viewing by a user, a first display location on the display being
reserved for one of the plurality of symbols associated with a
provider of one of the plurality of application programs paying a
premium to an issuer of the smart card.

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